

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Guiteau Biassou
Girulus Biassou
DebtorsCase No. 13-11489-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 9

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb +Guiteau Biassou, Girulus Biassou, 7022 Walnut Street, Upper Darby, PA 19082-4123
13106290 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Aug 18 2018 02:17:27 City of Philadelphia,City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 02:16:44

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2018 02:17:03 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-440413036764 EDI: AIS.COM Aug 18 2018 06:08:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-894113007167 EDI: IRS.COM Aug 18 2018 06:08:00 Department of the Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346

14079334 E-mail/Text: bankruptcy.bnc@ditech.com Aug 18 2018 02:16:12

Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-615413075476 EDI: RECOVERYCORP.COM Aug 18 2018 06:08:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12999377 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 16, 2018 at the address(es) listed below:

ALLISON FRANCES ZUCKERMAN on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com

ANDREW SPIVACK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com

JAMES A. PROSTKO on behalf of Creditor DITECH FINANCIAL LLC james.prostko@phelanhallinan.com

JEROME B. BLANK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com

JEROME B. BLANK on behalf of Creditor DITECH FINANCIAL LLC paeb@fedphe.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank, National Association, et. al
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.comJOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.comKARINA VELTER on behalf of Creditor U.S. Bank, National Association, et. al
amps@manleydeas.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KARINA VELTER on behalf of Creditor US Bank N.A. amps@manleydeas.com
LAWRENCE S. RUBIN on behalf of Joint Debtor Girlus Biassou echo@pennlawyer.com,
foxtrot@pennlawyer.com
LAWRENCE S. RUBIN on behalf of Debtor Guiteau Biassou echo@pennlawyer.com,
foxtrot@pennlawyer.com
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	Guiteau Biassou	Social Security number or ITIN	xxx-xx-5847
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Girius Biassou	Social Security number or ITIN	xxx-xx-4974
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-11489-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guiteau Biassou

Girius Biassou

8/16/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.